

NORTHERN LIGHTS.
BY QUINNAM.

"This is the patent age of new inventions." The last hundred years are remarkable for a tendency to popular predominances, when every "pettling little province" is anxious to start into notoriety as an independent state, however humble its capabilities. A northern instance recently exemplified this monomania—a community of some 20,000 souls, small and smaller, have just got out of their long-clothes—and imagining that they look wondrous smart in their shorts, are as wonderfully pompous in their imaginations, as any of the fifty-six colonies belonging to the British Crown. But the Queenslanders are not quite satisfied with radically sprouting off from the parent colony, bearing away a domain of nearly two hundred millions of acres, with the area of which, to a considerable extent, they are in the mass as ignorant, as they are conversant with the topography of Labuan. There is still a hankering after the valuable districts of Clarence and New England North. It was a mere political ruse of the Queensland Colonial Secretary to state in the Legislative Assembly that his Government would in no way interfere with the Clarence and Richmond separation movement. Have not Queensland agents been secretly, but actively, at work? and tell us, some of ye, whether it is true that, not many moons ago, a round-robin was signed in favour of annexation to Queensland by all the Richmond magistracy, excepting one only—one good man and true. The Grafton population have been all in a buzz for several months, as if anxious to swarm off—b—t whether to the Queensland or Moreton Bay pine, or hold on their own cedars, the democratic leaders have not fully agreed to conduct the neutral genders.

The monster meeting, so long trumpeted, was held on the 24th of July, and, no doubt, monstrous talented speeches were made there; but, somehow, all the best plots must have been bunglingly omitted by that luminous paper the *Clarence Examiner*—like the part of Hamlet left out in that tragedy; for we cannot find one argument tending to show the advantages seemingly to arise from conjunction with the little Bear of the North. Belike the talented editor of that local paper, as a greater man, even Falstaff, scorns to give reasons: talks of cutting the painter (don't cut your finger), like Alexander, the Macedonian, with the Gordian knot, unable to untie, let us cut: what's the use of argument? But as for reason or reasons, we have neither seen nor heard of any from that quarter to induce the most pliant to join the standard. But the monster meeting terminated in a style monstrously incongruous: it split into two parties—one for coalition with Queensland, the other for a government of their own, nothing less—Grafton the capital—to a population of about 7000 inhabitants. When the petition, or whatever it will be, to this effect is transmitted to the Queen in Council, we may well imagine an order to Sir William Denison, recommending the erection in Grafton of place somewhat analogous to Tarban Creek, premises where the petitioners will be subjected to shaving of the head, shower baths of salt water, blistering on the neck, with doses of digitalis, to diminish the feverish arterial current, and such diuretic regimen also as Dr. Campbell may prescribe, until the memorialists shall be reduced from luna shire extatics to the condition of common-sense men, competent to study common-sense subjects. A little populace agitation was absolutely wanted; when, however, all demands were conceded, it was a few degrees too strong to continue the farce any farther. When folks know how they are, but cannot force how they *may* be, it is only prudent to look before they leap. At present, the Clarendonians have two arrows in their quiver, and two strings to their bow. Shoot one or snap the other, and they will never recover the same vantages again—never. As no arguments have been published in favour of Queensland annexation, it is a duty incumbent on some one to come forward, and, *per contra*, show cause, with reasons good and cogent, why such connection would greatly militate against the real interests of the Clarence and Richmond residents.

The deliberations, if such they can be termed, of Queensland legislators have been all of the express-train speed progression. By a sort of mental gymnastics, they seem to jump or somersault over every hard question with the agility of trained acrobats. A nation of Scythians, who lived long ago, discussed all State affairs first when drunk, that their councils should not want vigour; and next sober, that there might be no lack of discretion. Certainly, the Queensland Parliament smacked more of spirit than prudence; nor is it a wonder if one of their number fore-warned them of the consequences to be apprehended from precipitate legislation.

The Graftonians justly complained of Sydney concentration, and that the remote provinces have been nearly bled to death by constant drainage on their vital industrial resources. But a similar nucleus of concentration will be formed in Brisbane. The Clarence has shaken off its apathy, and asserted its rights from the New South Wales treasury; and its people now propose to throw themselves into the hug of a young and hungry ursus. Pray what influence can your two isolated members possess in any Assembly of five-and-twenty? Once in there is no getting out. Like the fabled Avernum—pass over—no returning, and the Queenslanders can then treat your complaints as the dingoes maltreat stray sheep, in this our Australia, by worrying them to death. Nor have the squatters much cause for congratulation, admitting that Queensland is, to all intents and purposes, a squatting colony, and will continue so to be, probably for generations to come.

The Queensland new Land Bill proposes an assessment of £10 per 1000 sheep, whereas the New South Wales scale is only £7 10s. Ah, but there is no interest to pay in the North. Foon will be. Its Government must beg, borrow, or impose taxes to carry on its administration. And who, except those, the almost sole producers, the squatters, must pay for all? They must, of necessity, or else, let the State machinery fail to pieces. Queensland is only in the first year, *ad egesta condita*; but, say live years hence, what will be its condition? Not half so smooth sailing, depend.

The farmers of Ulmara and the cedar cutters of the Richmond cannot be so mad as move for separation. Sydney is the great mart for all such commodities as they produce. Go to Queensland, and what is to prevent a Sydney Parliament from clapping a duty on Clarence maize and wheat, on Richmond timber and tallow? "Oh!" says St. John the Diviner, "we will have a federal union of all the colonies, and a commercial tariff to accommodate all parties and adjust all differences." When the Greek Kalendas arrive, then expect this federation. Why they cannot agree to co-operate in order to obtain postal communication with Great Britain. How then, is it likely the colonies will combine for any other earthly or heavenly purposes? Trust not in that hallucin-

nation any more than in many other chimeras of like name and nature. To judge by the official and administrative appointments of Queensland, one must think that its inhabitants are the most troublesome to govern of any community on the terraqueous globe. Their whole revenue of £160,000 is nearly expended in executive, legislative, judicial, and police establishments. Nearly £15,000 for these; then their survey department and various other addenda devours £5000 more—equal to £120,000 at least, which nearly drinks up the wine, cup and all. The quondam Greek poets imagined a wonderful animal which they called a hydra. This water-landish creation possessed an almost incredible number of heads, and the marvel was, that no sooner did they (the poets) strike off one head than another grew up. Some such polycephalous nondescript lately, on the banks of the Brisbane, made its appearance. A recent visitor seriously stated that every second man he met on the streets of the capital was a Government official, looking, as much as to say, "Don't, sir, come between the wind and my mobility." 'Tis paying too high for governing. No wonder if they begin to feel, where the boot pinches, and are anxious to obtain some £18,000, which, they say, was surreptitiously obtained last September by the New South Wales Treasury. But, how surreptitiously? why, your colony was not then called into political existence. Besides, Sir William Denison and his advisers will wish to see accounts balanced before they quit their present hold; and as one at any rate is a Scotchman, well comprehending the meaning of a phrase—"grip for grip," it is seriously to be feared that some time will elapse ere accoups are squared to any degree of satisfaction. The Queensland exchequer then may command £40,000, wherewith to repair roads, erect bridges, dredge the Brisbane, build a Government House and Treasury Offices, with fifty other propositions, all beautiful in theory, but scarcely reducible to cash practice. You are put in mind of a handful of half-pence thrown amongst a crowd of expectant children, and this colony is the choice of a party on the Clarence, and to this yoke are its members anxious to bind their necks. "Too many masters," as the frog said to the harrow, when hauled over him!

August 12th.

THE AUSTRALIAN COLONIES.

The following speech, by the Rev. Joseph Beazley, late of Redfern, was delivered at the annual meeting of the Colonial Missionary Society in London:—

I am sorry to confess that I am disposed to do anything, or rather some other thing, than my duty. My duty is to speak a little of Australia; but I feel a wilful desire to speak of England, about which you all know much more than I. But, sir, Sir, your noble country has much surprised, in its recent voyage round the world, with the evidence of British enterprise and British honour, that I everywhere met with. At Melbourne, at King George's Sound, at Mauritius, at Aden, at Cairo, Alexandria, Malta, and Gibraltar, I felt myself secure under the wing of my country's name. And although I prefer sacred song to secular, I found myself many times running over the words:

"This is a glorious charter, day it who can."

That's found in the word, "I'm an Englishman."

(Cheers.) My voyage ended, I stood on the shores of old England, after an absence of more than twenty years. I hastened to London, where I saw, not the Zealander, on a broken arch of London Bridge, sketching the dome of St. Paul's—I saw those structures still whole and undecimated; I saw other structures, ancient and modern, and the like, which I listened. I caught its moral meaning, I saw, with a thrill of reverence, that it was the finger of God that touched men's hearts to deep emotion, and their tongues to powerful utterance. Perhaps I ought to apostrophe for these allusions, but I did, and I felt constrained to say, that never in the history of time did any nation so far exceed in virtue. England, the mother of all annual gatherings to diffuse the religion of Christ through the earth. Sir, thank God I am an Englishman, and still more that I am an English Christian. (Cheers.) But I turn to my proper work. I left England in 1836, as a missionary to Tasmania. The first thing that struck me on my arrival was the absence of religious bigotry. I saw the Governor taking the chair at our meetings, and Episcopalian parishes with them, and other cases of undecimated belief in which I collected. I collected a thousand, I collected with them, and they will never recover the words of the Psalmist—beautiful of patriotism and poetry—

"Walk about Zion, tell the towers thereof, mark ye well her bulwarks, that ye may tell it to the generations following." (Hear, hear!) Then I went to your religious meetings—I felt the fervour that fills the pews; I was struck by the joint offering of the heart and hand to which I listened. I caught its moral meaning, I saw, with a thrill of reverence, that it was the finger of God that touched men's hearts to deep emotion, and their tongues to powerful utterance. Perhaps I ought to apostrophe for these allusions, but I did, and I felt constrained to say, that never in the history of time did any nation so far exceed in virtue. England, the mother of all annual gatherings to diffuse the religion of Christ through the earth. Sir, thank God I am an Englishman, and still more that I am an English Christian. (Cheers.)

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IRON TRADE CIRCULAR.

[SAMUEL GRIFFITHS.]

Wolverhampton, June 19th, 1860.

The Iron Trade Circular is still in the manuscript. The North Staffordshire works are likewise well off for order, for bars and plates. There are some good orders in hand in the iron and steel departments, and the market continues satisfactory for plates and sheets, the iron in the latter kind being particularly in demand and late. Coal prices of £10 per ton are now current. The iron and steel departments are in full activity.

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ON THE QUARTZ REEFS OF THE LOWER ADELONG.

The following paper was read by Professor Smith, at the annual meeting of the Philosophical Society of New South Wales, on Wednesday evening last; his Excellency Sir William Denison, President of the Society, in the chair:—

The Adelong River is a tributary of the Murrumbidgee, falling into it a few miles below Gundagai, after a course from south to north of about thirty miles. Towards the head of the river, and also at various points along its course, there are quartz deposits of high value and often of much beauty, from the prevalence of "peacock ore." This appears to be the only reef where water is very troublesome, and it would much promote the economical mining of the quartz if the miners would combine together to erect a pumping engine.

I did not visit the Gibraltar Reef, but was told that it was not so regularly developed as the others, being more of a vein in nature. There were only two or three claims being worked upon it.

The miners on the Adelong often anxiously inquire whether their reefs, which have been diminishing in value as they get deeper, are likely to improve again. We know too little of auriferous veins to predict anything with confidence. Some are very high, others low, and some have holes in them, the opinion being that veins invariably diminish in value as they are followed down, and that deep mining for gold can never be profitable. When their attention is directed to some of the shafts in Victoria that are giving satisfactory returns at a depth of some 400 feet, they say that is not to be accounted deep sinking, and that no really deep sinking is yet known in these colonies. The miners of Adelong may therefore be right in their desire to follow the veins as far as possible, but some claim-owners continued to sink, and at a depth of more than 200 feet, while there are many examples in Victoria of quartz farther down, and even of veins improving materially below such a depth. I went down a claim on Johnston's Reef, Bendigo, 300 feet deep, where the quartz was turning out seventeen ounces to the ton. Half a ton of quartz taken recently from near the top of the main reef yielded 1000 gold. The Kurrangong Reef, at Donkey Hole, was worked down to the bottom, which was at a depth of 273 feet. Another reef measured 1000 feet, which first yielded four or eight ounces, it then got poorer, but at a depth of 220 feet the yield increased to eleven ounces. In another case, the yield was 2 ozs. to 6 ozs. to a depth of 185 feet; below that the quartz improved till it produced 17 ozs. to the ton.

The mining surveyor of the Ararat district, in Victoria, says, in a recent report to the Board of Science, that it has been proved throughout his district that quartz veins are not likely to get deeper.

It is also asserted that rich quartz is found in California at a depth of 600 feet; and, further, that there is a mine in New Granada, belonging to the Colombian Mining Association, which is payable at a depth of more than 2000 feet. When their attention is directed to some of the shafts in Victoria that are giving satisfactory returns at a depth of some 400 feet, they say that is not to be accounted deep sinking, and that no really deep sinking is yet known in these colonies. The miners of Adelong may therefore be right in their desire to follow the veins as far as possible, but some claim-owners continued to sink, and at a depth of more than 200 feet, while there are many examples in Victoria of quartz farther down, and even of veins improving materially below such a depth. I went down a claim on Johnston's Reef, Bendigo, 300 feet deep, where the quartz was turning out seventeen ounces to the ton. Half a ton of quartz taken recently from near the top of the main reef yielded 1000 gold. The Kurrangong Reef, at Donkey Hole, was worked down to the bottom, which was at a depth of 273 feet. Another reef measured 1000 feet, which first yielded four or eight ounces, it then got poorer, but at a depth of 220 feet the yield increased to eleven ounces. In another case, the yield was 2 ozs. to 6 ozs. to a depth of 185 feet; below that the quartz improved till it produced 17 ozs. to the ton.

The SYDNEY MONTHLY OVERLAND MAIL.—The summary of colonial news for transmission to Europe by the Salsette will be published in this journal tomorrow (Tuesday) morning, the 21st instant. Advertisers are particularly requested to send in their favours early. The insertion of advertisements sent in at eight o'clock this (Monday) evening cannot be guaranteed.

THE SYDNEY GENERAL SESSIONS.—These sessions will commence on Monday (to-day), with a calendar of eight cases for trial. There are also some appeal cases against the decisions of the Police Court, which will be heard after the criminal business has been disposed of. The appellants and respondents will be called to appear before the court this day on its opening, when, no doubt, the time for hearing them will be fixed.

THE OLD SOUTH HEAD ROAD.—A meeting of gentlemen favourable to the formation of a volunteer cavalry corps was held on Saturday, at the office of the Superintendent of Police, Elizabeth-street. About a dozen persons were present, and Captain McIerie presided. The following resolutions were agreed to:—

"That the corps be called the 'Cape Mounted Rifles' (to include such members of the New South Wales Yeomanry as may desire to join) be formed."

"That it is desirable that a committee should be appointed to publish a daily paper, inviting the names of gentlemen willing to enrol for the corps, composed of the best (the 'greatest' corps) of Central Europe. These scoundrels have for their leaders the most famous legitimist defenders of the altar and the throne. The Ferrara Brigade is in a state of great insubordination, and some hundreds of soldiers have deserted in order to go to Sicily. France has taken possession of Savoy and the environs of Nice."

THE CHIEF JUSTICESHIP OF MAURITIUS.—The *Lancaster Gazette*, June 6th, states that Queen Victoria has been pleased to appoint Charles Frederick Shand, Esq., to be Chief Justice of the Island of Mauritius. In noticing this appointment, the Edinburgh *Scotsman* says:—"This announcement will, no doubt, receive the hearty endorsement of the British public. It is a complete knowledge of the conduct of the trial, at least, a deputation should be chosen from among such members to wait upon his Excellency the Governor-General to offer the services of such corps, under the existing 'Volunteers Act'."

It was further mentioned in the course of conversation, that so soon as the roll should have been signed by the corps, a general assembly would be summoned to determine on a plan of military instruction, and when these experiments are in a more forward state we shall have the subject brought again under the notice of this society.

THE OLD SOUTH HEAD ROAD.

A PUBLIC meeting convened, on yesterday, by the Chairman of the Municipality, was held at the Council Chambers, Waverley, on Friday evening, for the purpose of considering the dangerous state of the Old South Head Road, from its junction with the Point Piper Road to (and beyond) the Waverley Tea Gardens; and the adoption of such measures as might best fit to procure its repair.

CONONER'S INQUIRIES.—The City Coroner held an inquest at the Hospital Inn, Campbellown, on Friday, on the body of a woman named Jane Cononer, aged forty-five years. It was shown that the evidence that the deceased was a widow woman, a native of Scotland, and had been in the colony since 1849. She had been much addicted to intemperance in drink, and for some time cohabited with a man named Smith at Enfield. Three weeks ago she went to some people at Campbellown with whom she had resided, and was received with great cordiality. The deceased had a just cause of complaint, and that although by far the heaviest amount of complaints for toll were from the Old South Head Road, the lion's share of the expenditure had been upon the lower, a new road in which most of the members of the reef in sinking, whilst Bendigo, the road to it, was perpendicularly, and to drive horizontally upon the reef at convenient depth." This latter plan renders pumping and winding easier, and seems on the whole preferable.

In Channon's claim, at a depth of about eighty feet from the surface, they made a drive westward for five feet, and came upon a thin vein or "leader" as they term it, of auriferous sandstone, which, it is said, belongs to the main reef, but gradually approaching it, for about thirty feet lower down, they found it only three feet from the reef. Some of the granite intervening between this vein and the reef has been crushed and found to yield about 12 dwts. to the ton. The granite contains some mica, and the miners think that whenever this is found it is gold. Besides the thin vein mentioned, there have been found several small "leaders" entering the reef from the western side, but they have not been followed up.

While Mr. Jenkins was sinking a shaft in the reef, he came upon a singular cavity in the reef at a depth of about 140 feet. The cavity was ten or fifteen feet deep. Its sides and floor were composed of lime, parts of laminated reticulated sandstone, and the roof of white rhomboidal calcareous stone. The roof of the cavity consisted chiefly of crystallized quartz. By driving westward at a depth of about 100 feet Mr. Jenkins has recently struck upon an auriferous vein, about ten feet distant from the main reef, and which is evidently a continuation of the vein followed by Mr. Channon.

The Victoria River runs, like the others, N. and S., but is more nearly perpendicular than the Main Reef. Some claims were down about 140 feet. One party told me that they had pretty good quartz for about 100 feet; the vein then almost disappeared, but on sinking deeper, they found a small "leader" of quartz in question; and that Messrs. S. Julian, Simonsen, Burrell, and others, had a vein of quartz, and some steps to the reef, at a depth of about 100 feet. The quartz striking was following a schistose layer in the granite, which they expected would become the "casing" of the reef.

KURRJONG REEF.—The deepest shaft (about 90 feet) is now being followed by Mr. Jones. They were getting quartz yielding from seven or eight ounces of gold to the ton, but, loaded with mica, more uniformly disseminated through the stone than in the main reef. The reef had split into two veins of no great thickness, separated by a few feet of granite. Some of this intervening granite had been crushed, and yielded nearly one dwts. to the ton. I was informed by Mr. Edwards (who owns the neighbouring claim) that on sinking his shaft he had not found quartz, but had found a thin vein, yielding ten or twelve ounces to the ton. The vein then almost disappeared (it had previously been about a foot thick), but after sinking a good way further they struck upon a thin vein of mica, yielding four or five ounces to the ton. This was probably a continuation of the two veins followed by Mr. Jones.

The DORSET REEF has the same north and south direction as the others, and is nearly perpendicular. Some claims that it may be a continuation of the main reef, as it is nearly in the same meridional line, and patches of quartz are found at two or three points in the interval between the extremities of the two reefs. On this reef the miners got first some sixty feet of

the miners use the term *westerly* to denote a granite vein dipping to the west.

THE SYDNEY MORNING HERALD, MONDAY, AUGUST 20, 1860.

THE SYDNEY MORNING HERAL

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TENDERS FOR PUBLIC WORKS AND SUPPLIES.

Department of Public Works.

TENDERS are invited for the following, 17th August, 1860.

WORKS AND SUPPLIES. For full particulars,

see GOVERNMENT GAZETTE, a copy of which is kept at every Police-office in the colony.

ROBERT WOODHOUSE, secretary.

Bank of New South Wales, Sydney, 2nd July.

COMMERCIAL BANKING COMPANY OF SYDNEY.—It is hereby notified that a branch of the Bank has now opened at Eden, Twofold Bay, for the transaction of all usual banking business.

ROBERT NAPIER, Manager.

Sydney, 20th June.

Nature of Works and Supplies.

Date to which Tenders can be received at this Office.

Erection of Gaol at Armidale.

12 o'clock noon, on Tuesday, 4th September.

Repairs to Great Southern Road, Second District.

12 o'clock noon, on Tuesday, 11th September.

Erection of gaol at Albury.

12 o'clock noon, on Tuesday, 11th September.

Erection of Court-house, &c., Orange.

12 o'clock noon, on Tuesday, 11th September.

Construction of Bridge at Goulburn Creek.

12 o'clock noon, on Tuesday, 25th September.

Designs for new Houses of Parliament.

On 1st March, 1861.

W. M. ARNOLD.

SYDNEY MORNING HERALD.—PARTIES desirous of subscribing to the HERALD will be SUPPLIED by the following recognised NEWS AGENTS:

CITY AND SUBURBS AGENCY.

Edward Ford ... 38, George-street.

H. Carter ... Carrington House, South Head Road.

F. M. Moore ... Castlereagh-street, North, next to O'Brien's.

John Air ... No. 15, Kent-street North.

Thomas Pierce ... Corner of York and Stas-

William Malbury ... 88, Parramatta-street.

J. Doe ... Chemist, Glebe.

William Hogan ... 113, King-street East.

F. Conner ... 101, George-street.

W. Benjamin Lee ... Old Herald Office, Lower George-street.

Charles Hunter ... Paddington.

Moors, Ferdinand and Co. ... Balmain.

W. D. ... North Shore.

W. Maclean ... Paddington, Bay.

Mrs. Fleming ... Glebe.

Thos. Kirby ... Postman, ex. Pyrmont.

E. Rogers ... Chemist, Camperdown.

W. Williams ... Post Office, Petersham.

Mr. Daniel Kelly ... Paddington.

P. McGrath ... Paddington, Concord, &c.

W. West ... Postmaster, Botany Road.

D. Jones ... Postmaster, Manly Beach.

Conway ... Paddington, Hunter's Hill.

Richard Edwards ... Windsor, Richmond, Wille-

merton, and Pitt Town.

E. Mason ... Parramatta.

James Manfield ... Smithfield.

J. J. Kelly ... Liverpool Hill.

E. Goss ... Liverpool.

Mr. John Davidson ... Campbelltown.

Moors F. & W. Fieldthorn & Co. ... Petersham.

George Pope ... Kissing Point, Ryde.

Mr. J. H. ... West Maitland.

Mr. Sheppard (for R. Blair) ... Morpeth.

E. Doherty ... Raymond Terrace.

C. Cottrell ... Penrith, and St. Mary's.

Bishop and Coll. ... Newcastle.

A party of their having a complaint of irregularity in the delivery of their papers will please acquaint the New Agent by whom it is supplied, who will have the matter immediately remedied.

AUSTRALIAN MUTUAL PROVIDENT SOCIETY.—NOTICE is given to the Directors to call the attention of the members to the great importance of insuring the Society's policy-holders, owing to the accumulation of profits at COMPRESSED INTEREST, at a high rate, as shown by the annexed comparative table.

EXAMPLE.—Showing the bonuses according to a policy of life insurance for £500, as applied at the age of 40 in different offices.

Office.	Original Premium.	Annual Premium.	Additional Premium.	Rate of Interest.	Proportionate Premium.	Rate of Interest.	Remarks.
British Proprietary	\$ 6. 7	\$ 6. 6	\$ 6. 6	5 1/2	\$ 6. 6	5 1/2	No. 10. Future reductions.
British Mutual	15 11 10	10 4 0 4 0 9 0	10 4 0 4 0 9 0	5 1/2	11 10 4 0 4 0 9 0	5 1/2	With future reductions.
AUSTRALIAN MUTUAL PROVIDENT SOCIETY	16 2 1	12 19 12 0 0 9 0 17 17 12	12 19 12 0 0 9 0 17 17 12	5 1/2	With future reductions.	5 1/2	

Proposals and every information may be obtained from any of the agents and at the principal office.

ROBERT MORTON, Attorney and Secretary, Hunter-street, Sydney, October 31st.

THE EUROPEAN ASSURANCE SOCIETY—Lives Policies, available in Europe, India, and the colonies, for Life Assurance, for Endowments, and for Annuities, upon terms and rates of the most liberal and beneficial nature to policy-holders. Prospects and every information at the Sydney Branch Office of the Society, Wavond-square; and at the branch offices in Melbourne, Adelaide, and Launceston.

J. G. WALLER and CO., agents, Wavond-square, Sydney.

NORTHERN FIRE AND LIFE ASSURANCE COMPANY.

Capital, £1,250,000.

Income for 1859, £197,188; invested funds, £404,499.

Directors for Australia.

A. Ross, Esq., J. P. ... James Gill, Esq.

C. Bradshaw, J. P. ... A. B. Whyte, Esq.

Superintendent, James Hartley, Esq.

DIRECTORATE.

Insurances effected at the principal offices of premium.

Life Department.

The rates charged in Australia are the same as those in England.

The attention of intending assureds is specially invited to the Society's half credit table, by which only one-half the premium is payable for the first five years, the whole sum assured being payable at death without deduction.

Rates for the first five years on the half credit system:—

20 ... £0 18 2 40 ... £1 12 6

20 ... £0 18 2 40 ... £1 12 6

Forms of proposal and rates for intermediate ages can be obtained at the principal office, in Sydney, 61, Margaret-street.

WILLIAM RAE, resident secretary.

THE LIVERPOOL AND LONDON FIRE AND LIFE INSURANCE COMPANY.

Empowered in 1856.

Established in 1856.

Having a Colonial Proprietor, and the following Board of Directors in Sydney.

J. B. Willis, Esq., Chairman.

Hon. G. K. Holden, Esq., M. P. ... W. Whitton, Esq.

Hon. Mr. Daniel Cooper, M. P. ... W. Whitton, Esq.

Hon. E. D. Thompson, Esq., M. P.

Medical Referee: John Macfarlane, Esq., M. D.

Joseph Burgess, Esq., M. D.

F. W. Grandy, Esq., C. E.

Capital and funds exceeding £1,500,000.

Accumulated Funds and Capital paid up, exceeding £1,215,000.

Of which £1,000,000 are invested in the colonies in Government and other securities.

Shares £100,000, with unlimited liability of the shareholders.

The Directors continue to grant Policies of Insurance in Town and Country in both Departments of the Company's business, open to all, which will be found at liberal and favourable rates.

Tables of Rates for Fire and Life Insurance, in all the branches, and every information can be obtained from A. STANLEY LEATHERS, Resident Secretary, at the Office, Wavond-square, Sydney.

AUSTRALIAN JOINT STOCK BANK.—Notice is hereby given that interest is allowed by this bank on deposit as follows, namely,

At 4 per cent. for a month, or for a period of 6 months;

or rates to be agreed on for longer periods.

For the greater convenience of depositors, bank-post boxes, with interest added, these rates, respectively, are made payable to order, and are negotiable at any moment.

By order of the Board of Directors.

A. H. RICHARDSON, General Manager.

BANK OF NEW SOUTH WALES.—Paid in capital ... £7,500,000.

This Bank allows interest upon deposits, if lodged for fixed periods, at rates varying from 3 to 5 per cent. per annum, and allows the immediate transfer of such portion of deposited funds, as may not be them by immediately required to a deposit account, at the above rates of interest.

Evidence on shares in public companies, and interest on debentures, collected for customers free of charge.

Investments in colonial securities and also in those of Great Britain, effected.

The agency of Banks, either in the colonies or in England, undertaken such terms as may be agreed upon.

Credits and drafts issued on England, America, and on the chief ports in the Eastern seas, also upon all towns within the Australian colonies.

ROBERT WOODHOUSE, secretary.

Bank of New South Wales, 1st November.

BANK OF NEW SOUTH WALES, Parramatta-street Branch.—The Public are hereby informed that the BRANCH of this bank has been OPENED, in the southern part of the city, at the corner of Parramatta and Bridge-streets.

By order of the Board of Directors.

ROBERT WOODHOUSE, secretary.

Bank of New South Wales, Sydney, 2nd July.

TENDERS are invited for the following, 17th August, 1860.

WORKS AND SUPPLIES. For full particulars, see GOVERNMENT GAZETTE, a copy of which is kept at every Police-office in the colony.

ROBERT WOODHOUSE, secretary.

Bank of New South Wales, Sydney, 2nd July.

COMMERCIAL BANKING COMPANY OF SYDNEY.—It is hereby notified that a branch of the Bank has now opened at Eden, Twofold Bay, for the transaction of all usual banking business.

By order of the Board of Directors.

ROBERT WOODHOUSE, secretary.

Bank of New South Wales, Sydney, 2nd July.

TENDERS are invited for the following, 17th August, 1860.

WORKS AND SUPPLIES. For full particulars, see GOVERNMENT GAZETTE, a copy of which is kept at every Police-office in the colony.

ROBERT WOODHOUSE, secretary.

Bank of New South Wales, Sydney, 2nd July.

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